

**IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
(PHILADELPHIA)**

<b>IN RE:</b>	)	
<b>JOANNE M. GALLIGAN</b>	)	<b>CASE NO.: 2:21-bk-12288-pmm</b>
	)	<b>CHAPTER 13</b>
<b>DEBTOR</b>	)	<b>JUDGE PATRICIA M. MAYER</b>
	)	
<b>U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS</b>	)	
<b>INDIVIDUAL CAPACITY BUT SOLELY AS</b>	)	
<b>TRUSTEE OF NRZ PASS-THROUGH TRUST XVIII</b>	)	
	)	
<b>MOVANT</b>	)	
	)	
<b>JOANNE M. GALLIGAN, DEBTOR AND</b>	)	
<b>KENNETH E. WEST, TRUSTEE</b>	)	
	)	
<b>RESPONDENTS</b>	)	

**ORDER**

AND NOW, this 9th day of January, 2024 at Philadelphia, upon failure of Debtors and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Sections 362 is modified with respect to the subject premises located at **317 Walnut Hill Lane, Havertown, PA 19083** ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

*Patricia M. Mayer*

---

Honorable Patricia M. Mayer  
United States Bankruptcy Judge